strayaloans.com

Direct Finance Loans

Loan fact sheet – generated 06 Nov 2026

AMOUNT
$300 - $5,000

INTEREST FROM
20.00%

RATING
4.0/5

Apply for Direct Finance Loans loan

Online loans up to $5 000

Key details

Minimum amount	$300
Maximum amount	$5,000
Interest from	20.00%
Term	1 – 12 months
Approval time	24 hours
Eligibility	24 hours
Online application	Yes

Pros and cons

Pros:

- Fast, fully online application
- Accessible for borrowers outside mainstream bank criteria
- Suited to short-term, one-off cash needs
- No branch visit required

Cons:

- High cost relative to loan size, typical of short-term small amount credit
- Small maximum loan amount compared with standard personal loans
- Not suitable for ongoing or large borrowing needs

Requirements

- 18 years or older
- Australian citizen or permanent resident
- Regular income (including some government benefits, depending on the lender's policy)

- Active Australian bank account, usually for a minimum period
- Not currently in a debt agreement or bankruptcy

Features

- Online loans up to $5 000
- Term 1 - 12 months

Company information

Company	Direct Finance Loans Pty Ltd
Address	505/152 Bunnerong Rd, Eastgardens NSW 2036
Website	https://directfinanceloans.com.au

Non-contractual information. Data updated 06 Nov 2026. For binding information contact Direct Finance Loans directly. Source: https://www.strayaloans.com/loan/direct-finance-loans